

**Office of the Standing Chapter 13 Trustee
105 Decker Ct
Suite 1150 11th Floor
Irving, TX 75062
(214) 855-9200 / (214) 965-0757 (Fax)**

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION**

**IN RE:
TYHARA YVONNE ROSS
Debtor**

Case No: 23-30249-MVL-13

Pre-Hearing Date: November 02, 2023

**Notice of Pre-Hearing Conference and Hearing on
"Trustee's Recommendation Concerning Claims, Objection to Claims and Plan
Modification (if required)"**

TO: ALL PARTIES IN INTEREST

A pre-hearing conference with the Chapter 13 Trustee concerning the Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) ("TRCC") will be held on **November 02, 2023**. Due to the Covid pandemic Debtor's Counsel must initiate the pre-hearing conference by contacting the Trustee or his staff attorney **no later than 4:00 P. M.** on 11/01/2023.

Any objection to the TRCC not resolved or defaulted at the Trustee's pre-hearing conference will be heard by the Court on 11/02/2023 by Webex beginning at 2:00 P.M..

You may access the Webex Hearings at the following:

Pursuant to Standing Order 2021-05, unless an objection is timely filed as to the treatment of any claim or modification, the claim or modification will be allowed or approved as described in the TRCC, and such treatment will be final and binding on all parties.

TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, FILED WITH THE COURT, AND A COPY SERVED ON ANY AFFECTED CREDITORS AND ON THE FOLLOWING PARTIES NO LATER THAN 09/22/2023.

Debtor: TYHARA YVONNE ROSS, 9000 VANTAGE POINT DRIVE #526, DALLAS, TX 75243
Attorney: LEINART LAW FIRM, 10670 N CENTRAL EXPRESSWAY, SUITE 320, DALLAS, TX 75231
Court: CLERK'S OFFICE, US BANKRUPTCY COURT, 1100 COMMERCE ST., 12TH FLOOR, DALLAS, TEXAS, 75202
Trustee: TRUSTEE'S OFFICE, 125 E. JOHN CARPENTER FREEWAY, SUITE #1100, IRVING, TEXAS 75062

By: /s/ Thomas D. Powers

Thomas D. Powers, Chapter 13 Trustee
State Bar No. 16218700

105 Decker Ct, Suite 1150 11th Floor, Irving, TX 75062

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Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required)

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Certificate of Service

I hereby certify that a copy of the foregoing Notice of Hearing on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was served on the following parties at the addresses listed below by United States First Class Mail or via electronic mail.

Debtor: Tyhara Yvonne Ross, 9000 Vantage Point Drive #526, Dallas, Tx 75243
Attorney: Leinart Law Firm, 10670 N Central Expressway, Suite 320, Dallas, Tx 75231**
Creditor(s): Affirm, 30 Isabella Street Floor 4, Pittsburgh, Pa 15212-5862
Ashley Funding Services Llc, Resurgent Capital Services, Po Box 10587, Greenville, Sc 29603-0587**
Attorney General Of Texas, 1600 Pacific, Ste 700, Dallas, Tx 75201**
Attorney General Of Texas, 400 S Zang, Ste 1100, Dallas, Tx 75208**
Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, Az 85209-3324**
Capital One Auto Finance, Po Box 30285, Salt Lake City, Ut 84130**
Capital One Bank Usa Na, American Infosource, 4515 N Santa Fe Ave, Oklahoma City, Ok 73118
Capital One Bank, American Infosource, Po Box 71083, Charlotte, Nc 28272-1083**
Chronic Pain Relief Pa, 7150 Greenville Ae, Dallas, Tx 75231-7900 ##
Comenity Bank, Bankruptcy Department, P O Box 182125, Columbus, Oh 43218-2125**
Comenity Bank, Po Box 182273, Columbus, Oh 43218
Computer Credit, Po Box 5238, Winston Salem, Nc 27113-5238
Continental Finance Co, Attn Bankruptcy, 4550 Linden Hill Rd Ste 4, Wilmington, De 19808
Convergent Outsourcing, 800 Sw 39Th St, Renton, Wa 98057-4975**
Covington Credit Of Texas, Southern Management Corp, Po Box 1947, Greenville, Sc 29602
Credit Systems International, Po Box 1088, Arlington, Tx 76004**
First Electronic Bank, Po Box 521271, Salt Lake City, Ut 84152
Internal Revenue Service, Po Box 7317, Philadelphia, Pa 19101-7317**
Internal Revenue Service, Po Box 7346, Philadelphia, Pa 19101-7346**
Jefferson Capital System Llc, Po Box 7999, Saint Cloud, Mn 56302
Jefferson Capital Systems Llc, Po Box 772813, Chicago, Il 60677-2813**
Kohls/Capital One, Po Box 3043, Milwaukee, Wi 53201**
Leinart Law Firm, 10670 N Central Expressway, Suite 320, Dallas, Tx 75231**
Linebarger Goggan Blair Et Al, 2777 N Stemmons Fwy Ste 1000, Dallas, Tx 75207-5207**
Lvnv Funding Llc, Resurgent Capital Services, Po Box 10587, Greenville, Sc 29603**
Midland Credit Management, Po Box 2037, Warren, Mi 48090
Mission Lane Llc, Po Box 105286, Atlanta, Ga 30348-5286
North Dallas Pathology Services, Po Box 744127, Dallas, Tx 75374
Okinus Inc, Po Box 691, Pelham, Ga 31779
Onemain Financial Group Llc, Po Box 3251, Evansville, In 47731**
Portfoilio Recovery Associates, Po Box 12914, Norfolk, Va 23541
Portfolio Recovery Associates, Po Box 41067, Norfolk, Va 23541**
Quantum3 Group Llc, Po Box 2489, Kirkland, Wa 98083-2489
Quantum3 Group Llc, Po Box 788, Kirkland, Wa 98083-0788**
Rs Clark Corporation, 12990 Pandora Drive Ste 150, Dallas, Tx 75238
Santander Consumer Usa Inc, Dba Chrysler Capital, Po Box 961275, Fort Worth, Tx 76161
Santander Consumer Usa Inc, Dba Chrysler Capital, Po Box 961278, Fort Worth, Tx 76161
Southern Management Corp, Po Box 1947, Greenville, Sc 29602
State Comptroller, Revenue Accounting Div Bankrup, Po Box 13528, Austin, Tx 78711**
Synchrony Bank, Po Box 965060, Orlando, Fl 32896**
Texas Alcoholic Beverage Comm, Licenses And Permits Division, Po Box 13127, Austin, Tx 78711-3127**
Texas Employment Commission, Tec Building Bankruptcy, 101 E 15Th Street, Austin, Tx 78778**
Texas Health Resources, By American Infosource As Agent, Po Box 4457, Houston, Tx 77210-4457
Texas Health Resources, By American Infosource Lp, 4515 N Santa Fe Ave, Oklahoma City, Ok 73118
Texas Health Resources, Co Creditors Bankruptcy Services, Po Box 733546, Dallas, Tx 75373-3546

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Texas Medicine Resources, Po Box 8549, Ft Worth, Tx 76124
Texas Workforce Commission, Regulatory Integrity Div Sau, 101 E 15Th Street Rm 556, Austin, Tx 78778-0001**

Usmd Health System, 6333 N State Hwy 161 Ste 200, Irving, Tx 75038
Wilcox Law Pllc, Po Box 201849, Arlington, Tx 76006**

**Indicates party has elected to receive all notifications via electronic service and was not served a copy via United States First Class Mail.

Indicates address was identified by the USPS National Change of Address system as undeliverable and returned to the Trustees office. Notices will no longer be delivered to this address. The debtor's attorney or pro se debtor was advised that the specific notice was undeliverable.

Dated: 08/23/2023

By: /s/ Thomas D. Powers

Thomas D. Powers

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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
DALLAS DIVISION

IN RE:
TYHARA YVONNE ROSS
Debtor

Case No: 23-30249-MVL-13
Hearing Date: November 02, 2023

**Trustee's Recommendation Concerning Claims, Objection to Claims and
Plan Modification (if required)**

The Trustee hereby objects to the following claims for the reason (s) indicated, pursuant to Bankruptcy Rule 3007:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor. No Proof of Claim has been filed by them or on their behalf, as required by Fed. R. Bankr. P. 3002(a). The "bar date" for filing claims pursuant to Fed. R. Bankr. P. Rule 3002(c) has passed. Therefore, the claims should be DISALLOWED.

T'ee #	Creditor's Name	Class	Sched Amount
1	AFFIRM	Unsecured	\$1,325.00
6	BRIDGECREST	Unsecured	\$0.00
8	CAPITAL ONE AUTO FINANCE	Unsecured	\$0.00
9	CHRONIC PAIN RELIEF PA	Unsecured	\$314.62
10	COMENITY BANK	Unsecured	\$0.00
13	COMPUTER CREDIT	Unsecured	\$0.00
16	CREDIT SYSTEMS INTERNATIONAL	Unsecured	\$224.00
17	FIRST ELECTRONIC BANK	Unsecured	\$0.00
20	KOHLS/CAPITAL ONE	Unsecured	\$0.00
23	NORTH DALLAS PATHOLOGY SERVICES	Unsecured	\$36.00
27	SYNCHRONY BANK	Unsecured	\$0.00
30	TEXAS MEDICINE RESOURCES	Unsecured	\$1,146.00
31	USMD HEALTH SYSTEM	Unsecured	\$0.00
39	CONVERGENT OUTSOURCING	Unsecured	\$606.00
42	MISSION LANE LLC	Unsecured	\$1,289.00
43	RS CLARK CORPORATION	Unsecured	\$237.00
46	COMENITY BANK	Unsecured	\$0.00
47	COMENITY BANK	Unsecured	\$0.00
48	COVINGTON CREDIT OF TEXAS	Unsecured	\$195.00
49	COVINGTON CREDIT OF TEXAS	Unsecured	\$195.00
51	CREDIT SYSTEMS INTERNATIONAL	Unsecured	\$202.00
52	CREDIT SYSTEMS INTERNATIONAL	Unsecured	\$26.00
53	CREDIT SYSTEMS INTERNATIONAL	Unsecured	\$14.00

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54	OKINUS INC	Unsecured	\$0.00
55	ONEMAIN FINANCIAL GROUP LLC	Unsecured	\$0.00
56	ONEMAIN FINANCIAL GROUP LLC	Unsecured	\$0.00
57	ONEMAIN FINANCIAL GROUP LLC	Unsecured	\$0.00
58	ONEMAIN FINANCIAL GROUP LLC	Unsecured	\$0.00
60	SYNCHRONY BANK	Unsecured	\$0.00
61	SYNCHRONY BANK	Unsecured	\$0.00
62	SYNCHRONY BANK	Unsecured	\$0.00
65	CONTINENTAL FINANCE CO	Unsecured	\$991.00

II.

SPECIFIC OBJECTIONS

The Trustee hereby objects to the following claims, for the reason(s) indicated in Column 7. The claims should be ALLOWED/DISALLOWED as indicated in Column 4 for the amount and class indicated in Columns 5 and 6 respectively.

Column 1 Pacer #	Column 2 Creditor Name	Column 3 Claim Amount	Column 4 Allow/ Disallow	Column 5 Amount	Column 6 Class	Column 7 Reason (See Below)	Column 8 T'ee #

*** NONE ***

CODE: "REASON(S)" FOR CLAIM OBJECTION

*** NONE ***

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class listed below.

T'ee Clm #	DSO Creditors	Comment	Claim Amount	%	Paid By	
	*** NONE ***					
T'ee Clm #	Mortgage Arrears and Conduit Creditors	Collateral	Claim Amount	%	Paid By	
	*** NONE ***					
T'ee Clm #	Secured 910 Creditors - No Cram Down	Collateral	Claim Amount	%	Paid By	
	*** NONE ***					
T'ee Clm #	Secured Creditors	Collateral	Claim Amount	Value	%	Paid By
26	SANTANDER CONSUMER USA INC	19 DODGE CHALLENGER	\$23,726.61	\$26,450.00	10.50	Trustee
T'ee Clm #	Secured Creditors - Surrendered	Collateral	Claim Amount	Value	%	Paid By
	*** NONE ***					
T'ee Clm #	Secured Creditors - Paid Direct	Collateral	Claim Amount			Paid By
	*** NONE ***					

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T'ee Clm #	Priority Creditors	Comment	Claim Amount	Paid By
18	INTERNAL REVENUE SERVICE	TAXES	\$20,504.96	Trustee
T'ee Clm #	Unsecured - Special Class Creditors	Comment	Claim Amount	Paid By
	*** NONE ***			
T'ee Clm #	Executory Contracts/ Unexpired Leases	Comment	Claim Amount	Paid By
	*** NONE ***			
T'ee Clm #	Unsecured Creditors	Comment	Claim Amount	
3	TEXAS WORKFORCE COMMISSION			\$3,527.00
7	CAPITAL ONE BANK			\$404.89
15	LVNV FUNDING LLC	SHERMAN ORIGINATOR LLC/CREDIT ONE BA		\$1,809.53
22	MIDLAND CREDIT MANAGEMENT	COMENITY BANK/LANE BRYANT		\$404.84
25	ONEMAIN FINANCIAL GROUP LLC			\$7,942.47
29	TEXAS HEALTH RESOURCES	TEXAS HEALTH DALLAS		\$755.49
32	LVNV FUNDING LLC	ZALES DELAWARE/GENESIS FS		\$3,909.78
33	QUANTUM3 GROUP LLC	MOMA TRUST/OVERSTOCK.COM/COMENITY		\$837.06
35	QUANTUM3 GROUP LLC	MOMA TRUST/ZALES JEWELRY/COMENITY C		\$3,063.80
36	QUANTUM3 GROUP LLC	MOMA TRUST/VICTORIA SECRET/COMENITY		\$655.96
37	LVNV FUNDING LLC	SYNCHRONY BANK/OLD NAVY		\$251.58
40	PORTFOILIO RECOVERY ASSOCIATES	FORTIVA/THE BANK OF MISSOURI		\$524.35
41	QUANTUM3 GROUP LLC	GENESIS FS CARD SERVICES INC/CELTIC BA		\$526.02
50	LVNV FUNDING LLC	SHERMAN ORIGINATOR LLC/CREDIT ONE BA		\$1,150.01
59	JEFFERSON CAPITAL SYSTEMS LLC	SYNCHRONY BANK/PAYPAL CREDIT		\$2,133.56
63	INTERNAL REVENUE SERVICE	TAXES		\$3,600.29
64	INTERNAL REVENUE SERVICE	PENALTY		\$4,201.73
69	QUANTUM3 GROUP LLC	COMENITY CAPITAL BANK/BED BATH BEYON		\$56.32
71	ASHLEY FUNDING SERVICES LLC	LABORATORY CORPORATION OF AMERICA H		\$10.76
72	ASHLEY FUNDING SERVICES LLC	LABORATORY CORPORATION OF AMERICA H		\$27.46

IV.

PLAN MODIFICATION, subject to feasibility

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2021-05, the Trustee requests the following Modification of the Debtor's Confirmed Plan, subject to feasibility, herein:

- Change monthly payment amount from \$615.00 per month to \$990.00 X 2; \$1,053.00 X 2; \$1,080.00 X 50;. This payment change will begin with the payment due on 09/11/2023; and
- The above change(s) will result in a new "BASE AMOUNT" of \$61,776.00 (total due to Trustee under Plan, if all payments timely made).

Reason for Modification

The modification is requested for the following reason(s):

- To cure an insufficient plan.

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By: /s/ Thomas D. Powers

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